condition that the credit card business should be conducted-on sound lines and with the approval of the bank's Board. As credit card is basically a payment facility and credit is unsecured and incidental, the interest rate directives of RBI on loans and advances do not apply to fees imposed on credit cards. The RBI does not regulate service charges either. Each bank makes an estimates of its costs depending upon the volume, technology adopted, facilities offered, etc. for fixing the service charges.

Nomination of Directors to banks in Maharashtra

* 137. SHRI MUNAWAR HASAN: Will the Minister of FINANCE be pleased to state:

(a) the number of recommendation letters of MPs received from 1st July, 2001 to 31st October, 2001 for nomination of Directors to the banks in Maharashtra;

(b) the details of the action taken so far on each of the letters; and

(c) by when Directors would be nominated in the banks in Maharashtra as per the request?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) During the period from 1.7.2001 to 31.10.2001 Government have received 5 such recommendations for appointment of non-official directors on the boards of public sector banks having headquarters in Maharashtra.

(b) These recommendations provide an input for selection of Directors on the boards of Public Sector Banks.

(c) Out of 36 posts of Directors in Banks having Headquarters in Maharashtra, 16 have already been filled and the rest are under process.

Spy Cameras at Airports

* 138. SHRI SOLIPETA RAMACHANDRA REDDY: Will the Minister of CIVIL AVIATION be pleased to state:

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† Original notice of the question was received in Hindi.